

### **ABSTRACT**

An electronic bill presentment system includes a network, multiple user stations, and a central network station. In one implementation, the central station transmits bill availability information for the associated user, which identifies those of the plurality of billers having a bill available for that user without identifying an amount of the bill of each of the identified billers for the associated user. In another implementation, the system also includes multiple biller stations. The bill availability information for the user identifies a first and second biller. The stations selects one of the identified bills of the first and second billers, and transmits a request for the bill of the first biller based upon the selection of that bill and a request for the bill of the second biller based upon the selection of that bill. The first biller's station receives the request for the bill of the first biller and transmits, responsive thereto, only that requested bill. The second biller's station receives the request for the bill of the second biller and transmits, responsive thereto, only that requested bill.

**IN THE ABSTRACT**

Please delete the abstract in its entirety and substitute the abstract attached hereto on a separate sheet, therefor.